

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Filed: August 7, 1999 Art Unit: 3624
Atty. Docket: 114459-05 Examiner: Ella Colbert

AMENDMENT AND FEE TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an Amendment for the above-identified application. The fee for claims added by amendment has been calculated as shown below:

CALCULATION OF AMENDMENT FEE

| | Claims After Amendment | | Covered by Previous Payments | | Number Extra | | Rate | Fee |
|-----------------------|------------------------------|---|------------------------------------|---|-----------------|---|-----------|-----------|
| Total Claims | 117 | - | 113 | = | 4 | × | \$ 25.00 | \$ 100.00 |
| Independent Claims | 10 | - | 10 | = | 0 | × | \$ 100.00 | \$ 0.00 |
| Total: | | | | | | | | \$ 100.00 |

Please charge the fee to Deposit Account No. 23-2405, Order No. 114459-05.

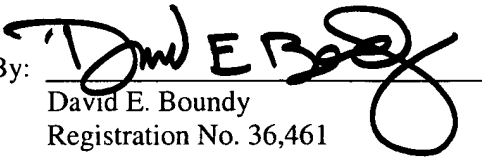
The Commissioner is hereby authorized to charge any additional fees that may be required for this amendment, or credit any overpayment to Deposit Account No. 23-2405, Order No. 114459-05. In the event that any extension of time is required, Applicant petitions for that extension of time required to make this response timely. Kindly charge any additional fee, or credit any surplus, to Deposit Account No. 23-2405, Order No. 114459-05.

Respectfully submitted,

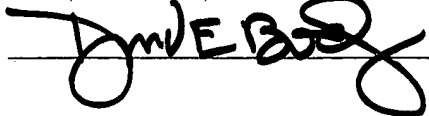
WILLKIE FARR & GALLAGHER LLP

Dated: May 23, 2005

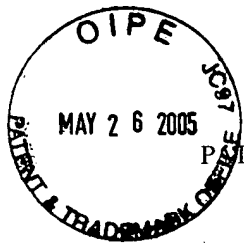
By:


David E. Boundy
Registration No. 36,461

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on May 23, 2005 as First Class Mail in an envelope with sufficient postage addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



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PATENT

ATTORNEY DOCKET No. 114459-05

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Atty. Docket: 114459-05
Customer No. 38492

AMENDMENT IN RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicant hereby responds to the Office Action of April 21, 2005. Kindly amend the application as follows.

AMENDMENTS TO THE CLAIMS begin on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 28 of this paper.

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